

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
8/12/25 11:31 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

IN RE:

KELLY M. LAMBERT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-21621

Chapter 13

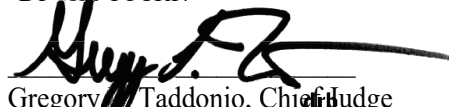
Related to Docket No. 54

## ORDER OF COURT

AND NOW, this \_\_\_\_\_ 12th Day of August, 2025 \_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
\_\_\_\_\_  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Kelly M. Lambert  
Debtor

Case No. 20-21621-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 12, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2025:

Recip ID	Recipient Name and Address
db	+ Kelly M. Lambert, 6500 Adelphia St, Pittsburgh, PA 15206-1079
15245904	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142
15245905	+ Rocket loans, 1001 Woodward, Detroit, MI 48226-1904

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2025 00:33:07	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2025 00:55:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 13 2025 00:33:42	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	Email/Text: bncmail@w-legal.com	Aug 13 2025 00:17:00	TD Bank USA, N.A., c/o Weinstein & Riley, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15438788	+ Email/Text: BKRMailOps@weltman.com	Aug 13 2025 00:17:00	Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15245894	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:32:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15259721	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:44:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15256490	Email/PDF: bncnotices@becket-lee.com	Aug 13 2025 00:56:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15245895	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2025 00:32:02	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15269990	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2025 00:45:05	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15245896	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2025 00:44:41	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15245897	^ MEBN	Aug 13 2025 00:06:57	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
15245898	+ Email/PDF: creditonebknotifications@resurgent.com		

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		Aug 13 2025 01:34:22	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15249406	Email/Text: mrdiscen@discover.com		
		Aug 13 2025 00:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15245899	+ Email/Text: mrdiscen@discover.com		
		Aug 13 2025 00:15:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15272011	+ Email/Text: kbarkley@bernsteinlaw.com		
		Aug 13 2025 00:17:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15245900	+ Email/Text: administrative@foundationfinance.com		
		Aug 13 2025 00:17:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
15245901	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Aug 13 2025 00:33:09	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15265593	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 13 2025 00:31:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15245902	+ Email/Text: bankruptcy@marinerfinance.com		
		Aug 13 2025 00:16:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15508939	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 13 2025 00:57:02	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15273148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 13 2025 01:12:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15251476	+ Email/Text: ebnpeoples@grblaw.com		
		Aug 13 2025 00:16:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15245903	+ Email/Text: bankruptcyteam@rocketmortgage.com		
		Aug 13 2025 00:17:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15258349	+ Email/Text: bankruptcyteam@rocketmortgage.com		
		Aug 13 2025 00:17:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15245906	Email/Text: amieg@stcol.com		
		Aug 13 2025 00:15:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
15245907	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 13 2025 00:44:46	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15245908	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 13 2025 00:33:26	Synch/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15246321	+ Email/PDF: ebn_ais@aisinfo.com		
		Aug 13 2025 00:32:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15245909	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 13 2025 00:45:16	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15245910	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 13 2025 00:33:03	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15254618	Email/Text: bncmail@w-legal.com		
		Aug 13 2025 00:17:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15245911	+ Email/Text: bncmail@w-legal.com		
		Aug 13 2025 00:17:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15264578	Email/Text: BNCnotices@dcmservices.com		
		Aug 13 2025 00:16:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15245912	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Aug 13 2025 00:17:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15257753	Email/Text: bankruptcy.accounts@wakeassoc.com		
		Aug 13 2025 00:16:00	STEEL CITY ANESTHESIA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

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15245913

Email/Text: bankruptcy.accounts@wakeassoc.com

Aug 13 2025 00:16:00

Wakefield & Associates, Attn: Bankruptcy, 7005  
Middlebrook Pike, Knoxville, TN 37909

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
15255064	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15252078	##+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Riverset Credit Union pitecf@weltman.com gmasterson@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Matthew M. Brennan	on behalf of Debtor Kelly M. Lambert attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

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